

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

CHRISTOPHER L. RUDICH
ELIZABETH S. RUDICH
Debtor(s)

Case No. 16-20524CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/17/2016.
- 2) The plan was confirmed on 03/29/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 01/23/2017, 08/12/2019, 08/06/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/24/2021.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,779.97.
- 10) Amount of unsecured claims discharged without payment: \$26,038.76.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$119,358.00
Less amount refunded to debtor	\$1,096.10

NET RECEIPTS: **\$118,261.90**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,890.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,667.48
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$11,557.48**

Attorney fees paid and disclosed by debtor: **\$600.00**

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	189.36	189.36	105.43	0.00
BANK OF AMERICA NA**	Unsecured	3,219.00	NA	NA	0.00	0.00
BANK OF AMERICA NA**	Unsecured	21,868.00	21,868.46	21,868.46	12,176.10	0.00
CAVALRY SPV I LLC*	Unsecured	3,308.00	3,556.85	3,556.85	1,980.41	0.00
CREDIT ACCEPTANCE CORP*	Priority	NA	12,000.00	0.00	7,081.58	0.00
DISCOVER BANK(*)	Unsecured	NA	8,809.98	0.00	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	74.35	74.35	41.40	0.00
ECMC(*)	Unsecured	20,014.00	16,205.88	16,205.88	9,023.24	0.00
FIRST NATIONAL BANK OF PA(*)	Secured	0.00	111.46	111.46	111.46	0.00
FIRST NATIONAL BANK OF PA(*)	Secured	7,171.00	25,286.07	0.00	5,952.00	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	7,171.00	6,963.52	6,963.52	3,877.21	0.00
HUNTINGTON NATIONAL BANK(*)	Secured	2,364.00	2,449.14	2,449.14	2,449.14	96.50
INTERNAL REVENUE SERVICE*	Secured	817.64	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	44.54	44.54	24.80	0.00
INTERNAL REVENUE SERVICE*	Priority	0.00	816.78	816.78	816.78	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	618.00	NA	NA	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	64,139.29	63,416.79	0.00	40,036.76	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	NA	0.00	0.00	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	666.12	666.12	666.12	0.00
PERITUS PORTFOLIO SERVICES II LL	Secured	7,374.00	6,945.58	6,945.58	6,945.58	496.24
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,292.00	2,291.51	2,291.51	1,275.89	0.00
PRA AG FUNDING LLC	Unsecured	674.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CP M	Unsecured	NA	130.65	130.65	72.74	0.00
QUANTUM3 GROUP LLC AGNT - CP M	Unsecured	NA	146.86	146.86	81.77	0.00
QUANTUM3 GROUP LLC AGNT - CP M	Unsecured	NA	75.39	75.39	41.98	0.00
RONDA J WINNECOUR TRUSTEE/CLI	Priority	NA	NA	414.31	414.31	0.00
US DEPARTMENT OF EDUCATION	Unsecured	20,043.00	23,235.01	23,235.01	12,936.98	0.00
USAA SAVINGS BANK++	Unsecured	5,864.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$45,988.76	\$0.00
Mortgage Arrearage	\$777.58	\$777.58	\$0.00
Debt Secured by Vehicle	\$9,394.72	\$9,394.72	\$592.74
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$10,172.30	\$56,161.06	\$592.74
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,231.09	\$8,312.67	\$0.00
TOTAL PRIORITY:	\$1,231.09	\$8,312.67	\$0.00
GENERAL UNSECURED PAYMENTS:	\$74,782.38	\$41,637.95	\$0.00

Disbursements:	
Expenses of Administration	<u>\$11,557.48</u>
Disbursements to Creditors	<u>\$106,704.42</u>
TOTAL DISBURSEMENTS :	<u>\$118,261.90</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/02/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.